Case 18-14412 Doc Filed 09/30/19 Entered 09/30/19 14:15:05 Desc Main Document Page 1 of 6

		Document Page 10	10			
Fill in this in	formation to identify the case:					
Debtor 1	Raul Desamito					
Debtor 2	Leonila Desamito					
United States E	Bankruptcy Court for the: Northern District of Illino	nis				
Case number :	18-14412					
			-			
Official F	orm 410S1					
Notic	e of Mortgage Pa	ayment Change	•	12/15		
principal resid		notice of any changes in the insta	your claim secured by a security interest liment payment amount. File this form as a le 3002.1.			
Name of creditor		FUND SOCIETY, FSB, MORTGAGE LOAN TRUST A	AS Court claim no. (if known):	<u>3</u>		
	igits of any number to identify the debtor's	<u>6521</u>	Date of payment change: Must be at least 21 days after date of this notice	<u>11/01/2019</u>		
			New total payment: Principal, interest, and escrow, if any	<u>\$1,571.76</u>		
[] N	es. Attach a copy of the escrow acco	unt statement prepared in a form of	consistent with the applicable nonbankruptcy	[,] law.		
	Current escrow payment: \$	•	New escrow payment: \$ <u>990.98</u>			
	lortgage Payment Adjustment debtor's principal and interest	payment change based on a	n adjustment to the interest rate on	the debtor's		
	-rate account?					
	No					
[] Y	Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:					
	Current interest rate: Current Principal and interest pa	New interest rate yment: New principal an	: d interest payment:			
Part 3: Of	ther Payment Change					
3. Will there	e be a change in the debtor's mortg	age payment for a reason not lis	ted above?			
[X] n	No					
[]、	Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).					
	Reason for change:	<u>.</u> ,				
	Current mortgage payment:	New mo	ortgage payment:			

Case 18-14412 Doc Filed 09/30/19 Entered 09/30/19 14:15:05 Desc Main Document Page 2 of 6

Debtor 1 Raul Desamito

Last Name

Middle Name First Name

Case number (if known) 18-14412

Part 4: Sign Below	v
--------------------	---

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

[] I am the creditor.

[X] I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Christopher Giacinto 09/30/2019 Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520 Email bkcrm@padgettlawgroup.com

Case 18-14412 Doc Filed 09/30/19 Entered 09/30/19 14:15:05 Desc Main Document Page 3 of 6 CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 30th day of September, 2019.

/S/ Christopher Giacinto

CHRISTOPHER GIACINTO
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
bkcrm@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 18-14412)

Debtor Raul Desamito 366 Deering Lane Bolingbrook, IL 60440

Co-Debtor Leonila Desamito 366 Deering Lane Bolingbrook, IL 60440

Attorney Jay M Reese Jay M. Reese Attorney at Law 262 W Fullerton Addison, IL 60101

Trustee Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532

US Trustee Patrick S Layng Office of the U.S. Trustee, Region 11 219 S Dearborn St Room 873 Chicago, IL 60604

(800) 561-4567 FAX: (949) 517-5220

YOUR LOAN NUMBER:

DATE: 09/04/19

RAUL DESAMITO LEONILA L DESAMITO 366 DEERING LN BOI TNGBROOK

тот

0.00

IL 60440

5649.90

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY ***

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO TH ACTUAL ESCROW ACTIVITY BEGINNING NOVEMBER, 2018 AND ENDING OCTOBER, 2019. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF NOVEMBER, 2018 IS ---

580.78 1,015.50 1,596.28 PRIN & INTEREST ESCROW PAYMENT TOTAL

0.00

- PAYMENTS TO ESCROW ---- PAYMENTS FROM ESCROW --- ESCROW BALANCE --MONTH PRIOR PROJECTED ACTUAL PRIOR PROJECTED DESCRIPTION ACTUAL DESCRIPTION PRIOR PROJECTED ACTUAL STARTING BALANCE = = = >0.00 0.00 JUL 4736.55 COUNTY TAX AUG 2031.00 913.35

4736.55

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$0.00. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$0.00.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

* * * ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS * * *

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.

S STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW OVER THAT YOU FOR YOUR ESCROW CYCLE BEGINNING NOVEMBER, 2019 AND ENDING OCTOBER, 2020. THIS STATEMENT

----- PROJECTED PAYMENTS FROM ESCROW - NOVEMBER, 2019 THROUGH OCTOBER, 2020 ------

HOMEOWNERS INSU COUNTY TAX 9.473.10 11,891.86 TOTAL

PERIODIC PAYMENT TO ESCROW (1/12 OF "TOTAL FROM ESCROW")

------ PROJECTED ESCROW ACTIVITY - NOVEMBER, 2019 THROUGH OCTOBER, 2020 ----------- PROJECTED PAYMENTS ---- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED	
		ACTUAL STARTI	NG BALANCE = = = >	3,462.83	2,973.04	
NOV,19	990.98			4,453.81	3,964.02	
DEC,19	990.98			5,444.79	4,955.00	
JAN,20	990.98			6,435.77	5,945.98	
FEB,20	990.98			7,426.75	6,936.96	
MAR, 20	990.98			8,417.73	7,927.94	
APR,20	990.98			9,408.71	8,918.92	
MAY,20	990.98	2,418.76	HOMEOWNERS INSU	7,980.93	7,491.14	
JUN,20	990.98	4,736.55	COUNTY TAX	4,235.36	3,745.57	
JUL,20	990.98			5,226.34	4,736.55	
AUG,20	990.98			6,217.32	5,727.53	
SEP,20	990.98	4,736.55	COUNTY TAX	2,471.75 ALP	1,981.96 RLP	
OCT, 20	990.98			3,462.73	2,972.94	

**** CONTINUED ON NEXT PAGE ****

------ DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE ------

IF THE PROJECTED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) , THEN YOU HAVE AN ESCROW SURPLUS....

Case 18-14412 Doc Filed 09/30/19 Entered 09/30/19 14:15:05 Desc Main Document Page 6 of 6

* * * * CONTINUATION * * * *

AT THE TIME OF YOUR BANKRUPTCY FILING. YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$518.48.

*The statement assumes all past due payments have been made toward your loan. If there are past due payments, this amount may not be accurate.

FEDERAL LAW REQUIRES ANY SURPLUS OF \$50.00 OR MORE BE AUTOMATICALLY REFUNDED TO YOU.

------- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT

580.78 * PRIN & INTEREST ESCROW PAYMENT

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 11/01/19 ==> 1.571.76

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE:

YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$0.00. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$1,981.96.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date: 09/19 \$1,015.50 10/19 \$1,015.50 09/19

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit you are here submitted to obligations.

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You can also contact the CFPB at (855) 411-2372 by going to www.consumerfinance.gov/find-a-housing-counselor. (855) 411-2372, or

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.